



# Key3

How will your clients manage financially if they're diagnosed with cancer or suffer a heart attack or stroke?

**Key3 Critical Illness Insurance and Key3 Critical Illness with Life Insurance could be the solution.**



**Every day,** nearly 990 people are diagnosed with cancer.<sup>1</sup>



**Every five minutes,** someone is admitted to a UK hospital with a heart attack.<sup>2</sup>



**Every five minutes,** someone has a stroke.<sup>3</sup>

## > Simple

Easy to understand and explain.

## > Affordable

Meets the needs of your clients.

## > Essential

Covers the key 3 critical illnesses which = 83% of adult claims.<sup>4</sup>

## Key3 Supports

Recovery and rehabilitation



The family and their legacy



Bill or loans



Mortgage or rent



Home alteration

<sup>1</sup> Cancer Research, Cancer in the UK April 2019 <sup>2</sup> British Heart Foundation, July 2020 Factsheet <sup>3</sup> Stroke Association, February 2018 <sup>4</sup> AIG Life Claims 2019

> Simple

> Affordable

> Essential

- **Key3 Critical Illness Insurance** pays a lump sum if your client is diagnosed with cancer, or suffers a heart attack or stroke
- **Key3 Critical Illness with Life Insurance** pays a lump sum if your client is diagnosed with cancer, suffers a heart attack or stroke, or they die or are diagnosed with a terminal illness and have less than 12 months to live
- It can be bought on a level, decreasing or increasing basis
- It can be taken out by a single person, by a couple as joint life (first event) or on the life of another person(s)



Key3 is designed to help you target new customer markets.

**People aged 25-45** may find comprehensive critical illness insurance too complicated to understand or feel that they can't afford it.

Some **younger people prefer to be more 'self service'** and may not want full face-to-face financial advice, but still need some form of critical illness protection.

Some of your clients may be part of **Generation Rent** who would still need to pay their rent and bills if they fell seriously ill and couldn't work for a time.

**Key3 can help all of these markets.**



**Smart Health**

- It includes optional Waiver of Premium
- It comes with access to our Claims Support Fund which can provide additional help for the person covered or their family if your client has a potentially valid claim. It may pay up to £300 for services such as physiotherapy, counselling or even the cost of taking taxis to attend hospital appointments
- It also provides access to Smart Health which gives your clients, their partner and children up to the age of 21 access to the medical professionals they need, when they need them. Including a second medical opinion from Best Doctors
- **The insured person can also continue to use the Best Doctors service for three years after their claim has been paid.**

## Contact us

Get in touch with our sales team to find out more about our Key3 Critical Illness Insurance or any other AIG life insurance product.



**0345 600 6829**



**adviser@aiglife.co.uk**

\*Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of the insurance contract with us. If our partnership with Teladoc Health ends, the service can be withdrawn at any time without notice.

AIG Life Limited. Telephone 0345 600 6820. If calling from outside the UK, please call +44 1737 441 820. Registered in England and Wales. Number 6367921. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752.

EDCO 2189-0221

For adviser use only. Not to be shown to retail customers.